

## ABOUT THIS GUIDE

**As a King County employee, you receive a comprehensive benefit package for you and your eligible dependents.**

### How to Use This Guide

*Your King County Benefits* has a number of features that will help you find information easily. Each benefit section tells you who is eligible for coverage, what coverage is available and when coverage is effective.

When you find a word or phrase you don't understand, refer to the "Glossary" at the end of each section. The guide is intended to help you use your benefits most effectively for your particular situation, which means it sometimes describes things that could limit your benefits.

Although the benefit descriptions in this guide contain certain key features and brief summaries of the county's benefit plans, they're not detailed descriptions. If you have questions about specific plan details, contact the plan's third-party administrator or Benefits and Retirement Operations. (See *Contact Information*.)


We've made every attempt to ensure the accuracy of the information in this guide. However, if there's any discrepancy between the benefit descriptions in this guide and the insurance contracts, the insurance contracts will always govern. In addition, no person has the authority to make any oral or written statements of any kind that would conflict with the insurance contracts or would alter the insurance contracts maintained in conjunction with the plans.

The county intends to continue its benefit plans indefinitely, but reserves the right to amend or terminate them at any time, in whole or in part, for any reason, according to the amendment and termination procedures described in the legal documents.

### About the Benefit Plans

For the medical benefits under KingCare<sup>SM</sup>, King County has the sole discretionary authority to determine who is eligible to enroll in the plan, and to resolve appeals based on eligibility. In its role as plan fiduciary, the county has designated Aetna as the medical claims fiduciary for KingCare<sup>SM</sup> with discretionary authority to apply the terms of the plan for the purpose of paying claims and resolving claims appeals under the plan.

For the pharmacy benefits under KingCare<sup>SM</sup> and for the benefits under the dental and vision plans, the county has the sole discretionary authority to determine who is eligible to enroll in the plans, and to resolve appeals based on eligibility. All of the plans have discretionary authority to apply the terms of their respective plans for the purpose of paying claims and resolving claims appeals under the plans.



For benefits provided by the health maintenance organization and by the life, accidental death and dismemberment (AD&D) and long-term disability (LTD) insurance, the county administers eligibility as outlined in the insurance contracts. Group Health, Aetna Life Insurance and CIGNA Group Insurance have the sole discretionary authority to apply the terms of their respective plans for the purpose of determining eligibility for claims payment and resolving claims appeals under the plans.

### **About Your Employment**

The information in this guide does not create a contract of employment between the county and any employee.

### **If You Have Questions**

If you would like to review any of the insurance contracts, you may contact Benefits and Retirement Operations. (See *Contact Information*.)